

### **Exceptional Situations Demand Exceptional Care**

ZTA Website & Mobile App

AUGUST 2020

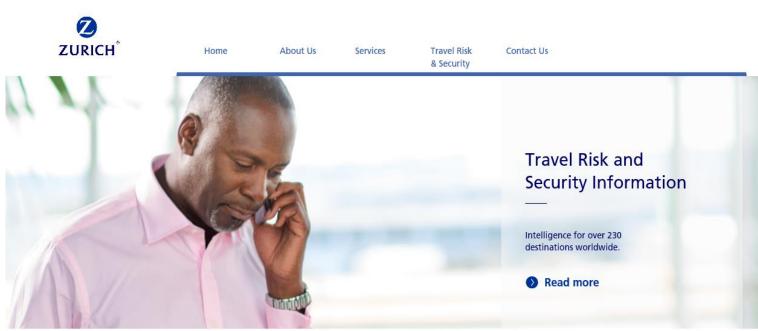
Confidential \ Non Personal Data



## Website-zurichtravelassist.com

## Zurich Travel Assist Website

### www.zurichtravelassist.com



### Welcome to Zurich Travel Assist

More individuals are traveling across the country or around the globe and can be presented with unpredictable circumstances. Consider for a moment facing the challenges associated with accidents and illnesses, the frequent reports of disease outbreak, natural disasters, political unrest and even lost personal belongings. Where can a traveler turn for assistance in a foreign land?

Our team of professional emergency assistance coordinators and our medical team of case managers are ready to assist you should the need arise. Whether your need is for pre-trip information for your destination of travel, assisting with a lost wallet, or

Benefits include:

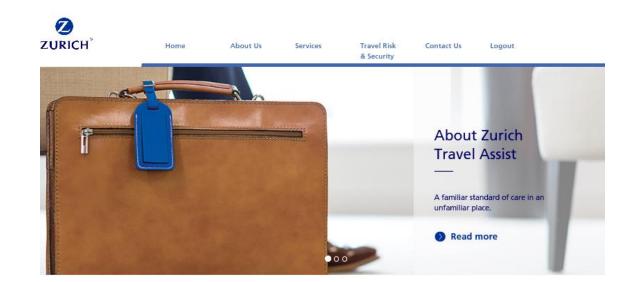
- 24/7 toll free access to emergency medical and security assistance
- 24/7 toll free access to travel, medical and security advice
- Emergency medical or security evacuation and repatriation assistance
- Online access to travel security alerts and destination risk profiles
- 24/7 assistance with an emergency advance of funds



## Zurich Travel Assist Website

### Features Include:

- Information on services provided
- Travel risk & security information including country intelligence, security advice, travel health, and Identity Theft
- Contact information



### Welcome to Zurich Travel Assist

More individuals are traveling across the country or around the globe and can be presented with unpredictable circumstances. Consider for a moment facing the challenges associated with accidents and illnesses, the frequent reports of disease outbreak, natural disasters, political unrest and even lost personal belongings. Where can a traveler turn for assistance in a foreign land?

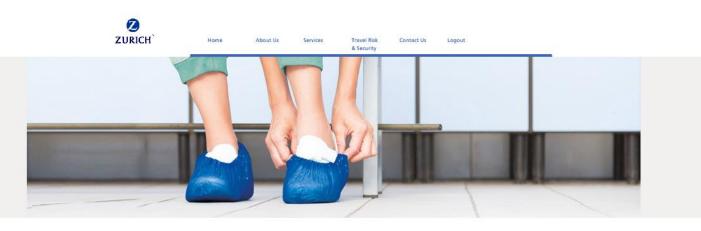
Our team of professional emergency assistance coordinators and our medical team of case managers are ready to assist you should the need arise. Whether your need is for pre-trip information for your destination of travel, assisting with a lost wallet, or responding to the most challenging medical or security emergency, Zurich Travel Assist is here to help your world. Benefits include:

- 24/7 toll free access to emergency medical and security assistance
- 24/7 toll free access to travel, medical and security advice
- Emergency medical or security evacuation and repatriation assistance
- Online access to travel security alerts and destination risk profiles
- 24/7 assistance with an emergency advance of funds



### Services

Description of available services include:



A world of services

- Medical Assistance
- Personal Assistance
- Information Assistance
- Security Assistance
- Legal Assistance







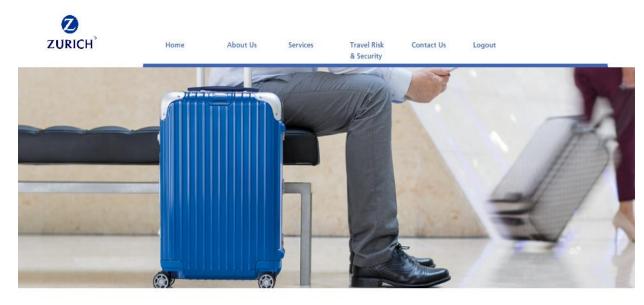






## ZTA Contact Information

- Toll free
- Collect
- Email



### Zurich Travel Assist Contact Information

Our dedicated Assistance team is available to help you 24/7.

If you are covered under a Business Travel Accident policy provided by Zurich in North America, please contact us:

 In the US and Canada
 +1-800-263-0261

 Worldwide collect
 +1-416-977-0277

 Email
 info@wtp.ca

 Fax
 +1-416-205-4622

If you are covered under a Student Travel/Study Abroad policy provided by Zurich in North America, please contact us:

 In the US and Canada
 +1-866-224-0146

 Worldwide collect
 +1-416-645-4682

 Email
 info@wtp.ca

 Fax
 +1-416-205-4622

When calling please have your policy number and identify yourself as an insured of Zurich in North America.



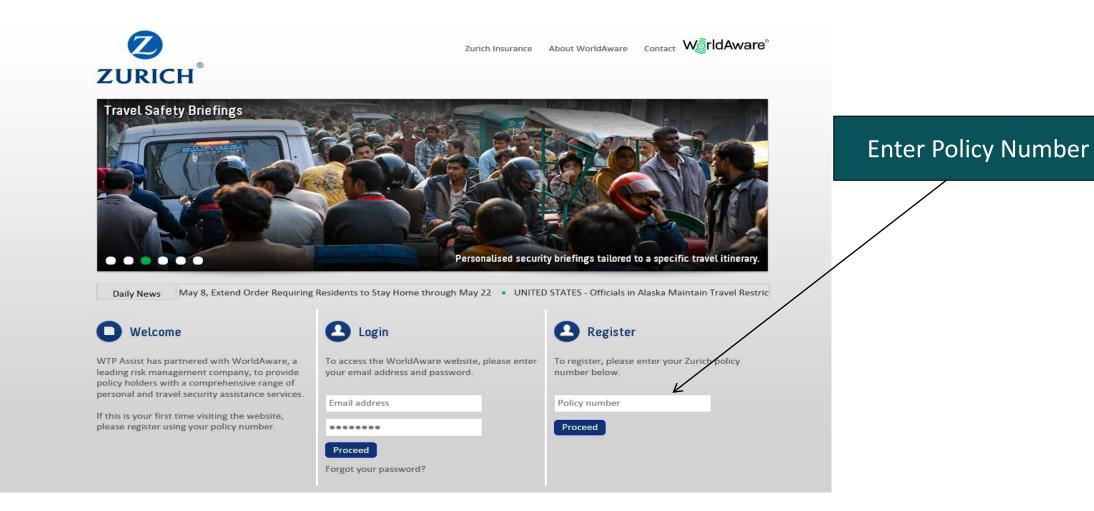
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## Travel Risk & Security





### Register on Zurich Travel Assist Website



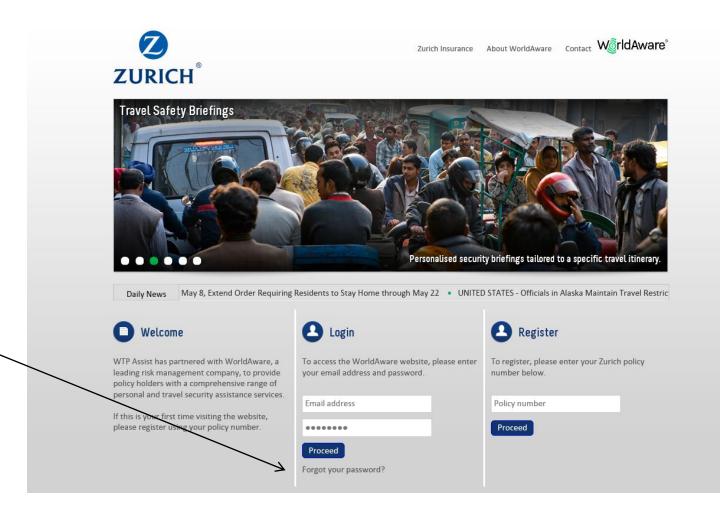


### Register on Zurich Travel Assist Website

ZURICH <sup>°</sup>	Zurich Insurance About WorldAware Co	ntact WorldAware®	
	Register In order to take advantage of some of WorldAware's services, complete the form below. For help logging in or if you have forgotten your password, call: +1 443 569 6440.	Pas	sword Selection
	Personal Details   * First name   * Company   Mobile number * 12223334444 * Email (this will become your username) * Password * Confirm password * Confirm password I confirm have read and understood the WorldAware Terms and Conditions and Privacy Policy Save Form All fields are compulsory		



### Register on Zurich Travel Assist Website





### Password Reset

## Travel Risk & Security

#### Subscriptions •

- **Email Travel Alerts**
- Newsletters
- Webinars and Live Briefings •
- Analyst Specialized reports •
- **Country Intelligence**
- Security Advice
- **Travel Health** •
- World Risk Matrix





Travel Health



### **Travel Security Website**

Intelligence on 230 destinations worldwide, including information on security hotspots, cultural considerations, safe transport and emergency contacts.\*

### 24-hour Security Assistance

Contact a red24 crisis support specialist to discuss safety and security concerns or if you are in need of immediate assistance while travelling.\*



red24's TravelKit is a comprehensive mobile app that provides a range of features to enhance any travel risk management plan. \*

### **Email Travel Alerts**

Email alert notifications of high-risk events, including terrorism, civil unrest and severe weather risk, in or near your current location. \*

### Access to Analyst

WorldAware's extensive team of analysts can provide more information on a particular concern you have related to our intelligence to support your pre-trip planning and preparation .

### World Risk Matrix

The world risk matrix is an online feature which summarises all our risk ratings in an easy-to-use format. This feature, which is updated regularly, allows individuals to view all countries' risks or to sort according to a specific category.\*

### Daily Intelligence Briefing

Subscribe to our email newsletter sent each weekday, covering political instability, civil unrest, disease outbreaks, crime patterns and terrorism news from around the world. \*

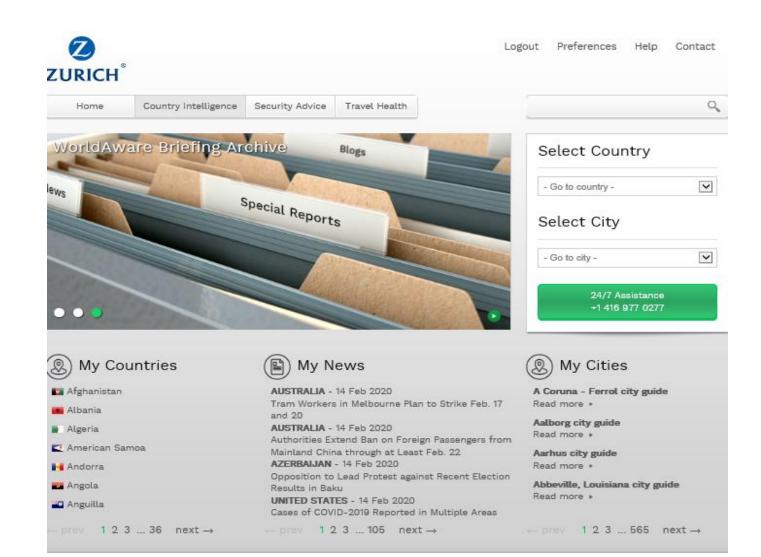
#### 9 Response\*

On-the-ground assistance should you be invovled in a potentially life-threatening situation while abroad, such as political unrest, violent crime, kidnap and missing persons cases. We will initiate a rescue team, utilising our network of over 400 global security specialists to assist in person.



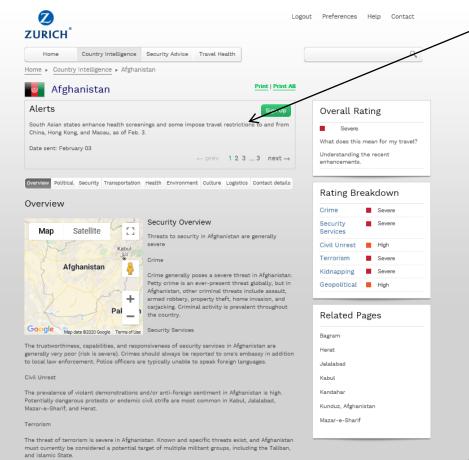
## Country Intelligence

- View past Alerts
- Risk Matrix
- Political and Security overview
- Travel information: Transportation, Health, Environment, Culture, Logistics
- Contact and Communication details
- Request specialized reports





## Country Intelligence



Kidnapping

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Terrorism	Severe
Kidnapping	Severe
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Kabul	
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Afghanistan

#### Print | Print All

Sign Up

#### Alerts

South Asian states enhance health screenings and some impose travel restrictions to and from China, Hong Kong, and Macau, as of Feb. 3.

Date sent: February 03

← prev 123...3 next →

Overview olitical Security Transportation Health Environment Culture Logistics Contact details

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ast name	Maccarone	Telephone	Email address alexandra.m	accaron
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#### Request more Information

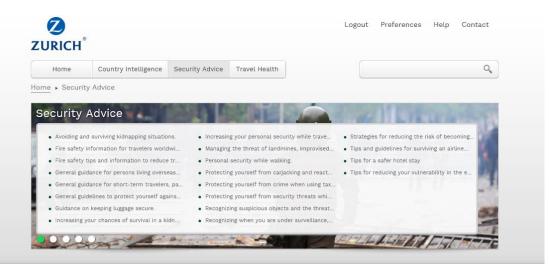
If you'd like more information on a particular aspect of our intelligence to support your pre-trip planning and preparation, including how it might apply to your specific profile, please submit a request and our in-house analyst and subject matter experts can provide a written or verbal response within 72 hours.

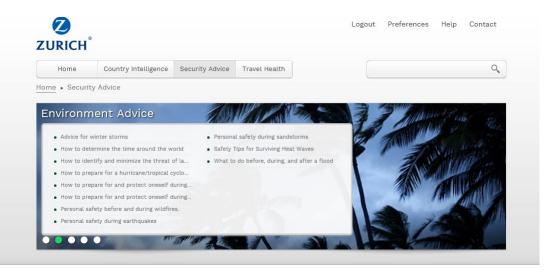
\*This offering may not be included in all service packages. Also, dependent on the nature and scope of the request a specialist assessment may be required under a separate quote.



## Security Advice

- Security
- Environmental
- Transportation
- Culture
- Logistics







### Security Advice

#### Z ZURICH

Country Intelligence Security Advice Travel Health Home

Home > Security Advice > Avoiding and surviving kidnapping situations.

#### Avoiding and surviving kidnapping situations.

#### KIDNAPPING

Kidnapping is a threat to travelers worldwide, especially for businesspersons or anyone perceived as possessing significant power or wealth. The guidance below aids in kidnapping avoidance and actions to be taken if kidnapped. Always develop your risk profile on the potential for kidnapping before leaving home. As part of this risk profile, perform due diligence of business counterparts before travel. Verify the identity of business contacts and associations before conducting travel or meeting in person. Arrange for airport pick-up with identity verification methods agreed upon ahead of time

Avoiding Express Kidnapping (Forced ATM Withdrawals)

- Use ATM's inside banks or in busy areas and avoid using an ATM at night.
- Use a hotel recommended transport service or a vetted, radio-dispatched taxi.
- Implement carjacking and hotel room/ home invasion countermeasures.
- · Avoid rural bus travel and do not travel on rural roads at night.

#### In a Car

- Keep car doors locked and windows up at all times.
- When approaching a car or taxi, slow your gait to assess those nearby and check inside before opening the door.
- If suspicious people approach you when you are stopped at, or are approaching, a red light or stop sign; make a quick safety check and prepare yourself to run the light or sign if the situation appears dangerous.
- Do not pick up hitchhikers.
- If you see an accident or stranded motorist, report it using your cell phone instead of stopping.
- · When driving someone to their home or hotel, ensure they are safely inside before departing, and ask them to do the same for you.
- Park in well-lit, heavily-traveled areas.
- Do not to park next to vans or trucks, as you can be easily pulled inside.
- Check your surroundings before getting out of your car.
- Do not sleep in your vehicle.

#### On the Street

- Tell a trusted person where you will be, who you will be with, and when to expect your return.
- If you sense someone is following you when you get off a bus or train, move immediately to a well-populated area.
- Do not wear headphones, read, or use a cell phone while walking or standing on the street.
- Walk facing oncoming traffic; it is harder for someone in a vehicle to abduct you.
- Do not hitchhike.
- Try to maintain a low profile.
- Modify your fashion style by toning-down colors and accessories; wear comfortable clothing;
- carry high heels and other impractical footwear and wear shoes that you can run in. - Avoid apparel with long straps such as scarves, necklaces, and purses.

Logout Preferences Help Contact

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#### Security Advice Security Advice Environment Advice Transportation Advice

#### 24/7 Assistance

+44 (0)200 5000 242

Culture Advice

Logistics Advice

#### 7 ZURICH

Home Country Intelligence Security Advice Travel Health

Home . Security Advice . How to prepare for a hurricane/tropical cyclone/typhoon

#### How to prepare for a hurricane/tropical cyclone/typhoon

#### HURRICANES

Hurricanes, also called tropical cyclones or typhoons (depending on where in the world they occur), are low pressure weather systems that most often form in the tropics. The three terms for hurricanes have the same meaning, and are used interchangeably here. Hurricanes are among the world's most destructive weather phenomena; damage is usually due to storm surge, flooding, and/or high winds. Tornadoes are possible during hurricanes, which can cause significant damage (Check out WorldAware's Advice Sheet on tornadoes). Tropical cyclones require tremendous energy to develop. The warm, moisture-laden air of the tropics contains this energy, so most hurricanes develop within 20 degrees of the equator and begin to dissipate as they move into mid-latitudes. These tropical weather systems are classified as follows:

- An organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds of 61 kph (38 mph) or less.
- An organized system of strong thunderstorms with a defined surface circulation and maximum sustained winds of 63-118 kph (39-73 mph).
- An intense tropical weather system of strong thunderstorms with a well-defined surface circulation and maximum sustained winds of 118 kph (74 mph) or higher.

Tropical systems' naming convention varies depending on where in the world they form; however, they are all categorized based on wind speed. Hurricanes are categorized according to the strength of their winds using the Saffir-Simpson Hurricane Scale:

#### Category Sustained Winds Damages

1	64-82 kts / 119-153 kph / 74- 95 mph	Minimal: Unsecured mobile homes, vegetation, and signs.
2	83-95 kts / 154-177 kph / 98- 110 mph	Moderate: All mobile homes, roofs, small bosts, flooding.
3	96-112 kts / 178-208 kph / 111-129 mph	Extensive: Small buildings, low-lying roads flooded.
4	113-136 kts / 209-251 kph / 130-156 mph	Extreme: Roofs destroyed, felled trees, roads cut off, mobile homes destroyed. Beach homes flooded.
5	> 137 kts / 251 kph / 156 mph	Catastrophic: Buildings and vegetation destroyed. Major roads cut-off. Homes flooded.

Preparing for a Hurricane/Typhoon/Tropical Cyclone

In most cases, meteorologists provide a fairly accurate forecast of where a storm will strike at least 36 hours in advance. People in a storm's path will often have three or more days to prepare.



15 [Footer]



Security Advice		
Security Advice	۲	
Environment Advice	۲	
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#### 24/7 Assistance

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ZURICH

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Security Advice

Culture Advice

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24/7 Assistance

Environment Advice

Transportation Advice

Home Country Intelligence Security Advice Travel Health

Home > Travel Health > Cholera

#### Cholera.

Cholera is a severe diarrheal disease caused by Vibrio cholerae bacteria. It is transmitted directly through food or water that has been contaminated with fecal material from infected persons. Cholera can cause life-threatening diarrhea resulting in severe dehydration, but the disease is preventable and usually responds well to treatment. Cholera occurs in many developing countries in Arrico, South Asia, and parts of Latih. America. The risk of infection is very low for travelera, especially those who follow the usual tourist timeraries and etay in standard accommodations.

#### Symptoms

Most infected persons have no symptoms or only mild diarrhea. Severe cases have acute, profuse, watery diarrhea, vomiting and dehydration, and may progress to death.

#### Prevention

- Wash hands thoroughly.
- · Drink boiled or bottled water. Ensure that the seal on bottled water is unbroken before
- opening it.
- · Eat in well-established, clean restaurants, and consume only thoroughly cooked foods served
- hot.
- Avoid raw vegetables and unpeeled fruit.
- · Avoid salads, buffets, and raw seafood, including ceviche (cold, marinated seafood).

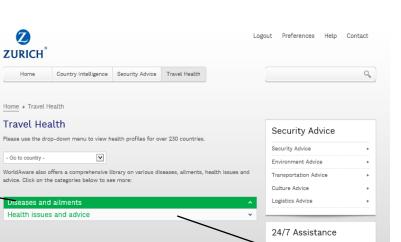
#### Treatment

Cholera kills by causing dehydration. The immediate treatment is rehydration; use of oral rehydration solutions (DRS) is essential. Prompt use of rehydration solutions has asked many lives. If fluid replacement is prevented by vomiting and severe symptoms, hospitalization for intravenous fluid replacement may be required. Antibiotics will shorten the duration of the illness and are an important alguinct to fluid therapy.

#### Vaccination

An oral cholera vaccine, Dukoral, will protect against cholera infection, but it is not available in all countries (including the US). The vaccine is administered in two doses at least one week apart. It is recommended that persons going to disaster areas or who will be in underdeveloped areas without reliable access to clean water consider getting this vaccine. However, the vaccine should not be viewed as a substitute for diligent personal hygiene measures, especially the use of soap and water for handwashing.

### Travel Health



### Z ZURICH<sup>°</sup>

Home Country Intelligence Security Advice Travel Health

Home + Travel Health + Advice on Jet Lag

#### Advice on Jet Lag

No single treatment exists to combat jet lag or its effects. However, scientists who study circadian rhythms have developed useful recommendations and guidelines to help minimize the symptoms of jet lag. Some of these guidelines are more complicated than others. The information below attempts to present simplified, best practice information for travelers.

#### Symptoms of Jet Lag

Symptoms include insomnia, general fatigue, and impaired concentration. Travelers also report irritability, headaches, stomach and intestinal changes (including diarrhea and constipation) and occasionally, problems with coordination.

#### Duration of Jet Lag

Everyone responds differently to jet lag, so recovery times will vary. Some travel experts believe that westward travel is easier to adjust to than eastward travel, because the normal body rhythm adjusts better to a longer day than a shorter one. There is a general rule that it takes one day to adjust to each time zone of travel.

#### +44 (0)200 5000 242

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Transportation Advice

Treatment

- Generally, immediately adopt the time of your destination.
- Eat and sleep at the new time. If a nap is required to make it through the day, set an alarm and don't let the nap exceed one hour.
- Avoid caffeine and alcohol. Alcohol makes you feel sleepy but it actually disturbs sleep.
- When awake at night, keep the lights low, read or engage in a quiet relaxing activity.
- · Daytime exercise in sunlight helps the body adjust.
- If traveling east, try to get exposure to morning light and if travelling west opt for afternoon sunlight.
- If possible, plan your schedule to allow for some initial adjustment time before engaging in strenuous activities or important business meetings.

There is no conclusive evidence that melatonin, special diets, or light therapy will assist every traveler with the symptoms of jet lag. Studies have found that older travelers seem to fare better than younger ones and that schedule adaptation as soon as is practical seems to be the beet remedy. Short-acting prescription medications are available in many areas. Check with your travel health clinician to determine if your trip and medical profile may benefit from a sleep aid.



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## Mobile App – Travelkit

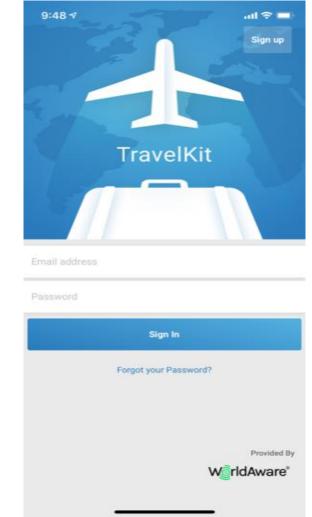
## Mobile App



### Download the TravelKit App.

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Log into the TravelKit App using your Zurich Travel Assist user name and password.





## Mobile App

Designed to prepare and assist travelling insureds and their families.

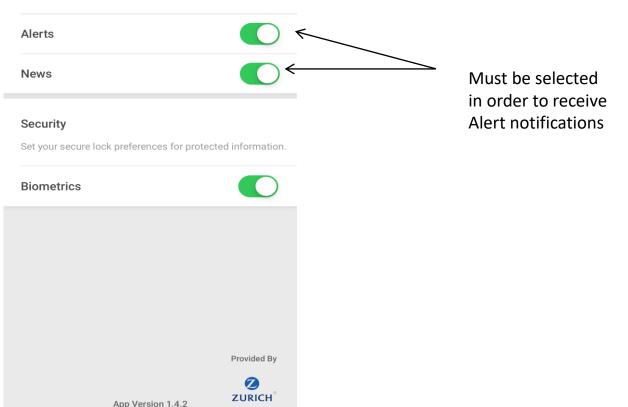
### Features include:

- an itinerary
- country information
- risk ratings
- security intelligence



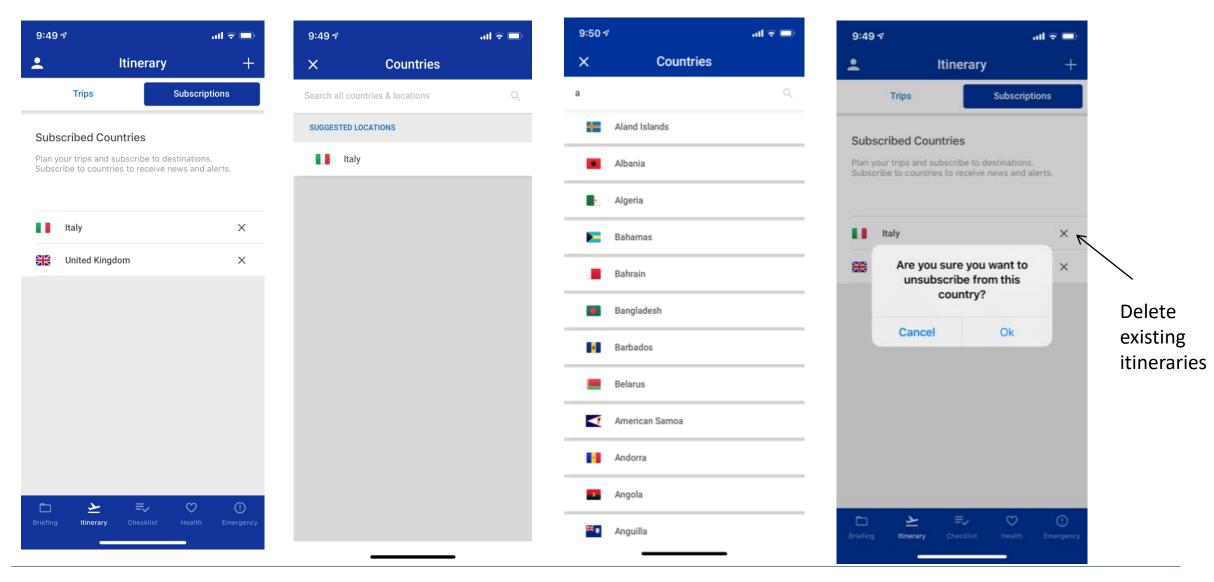
#### **Push Notifications**

Control the alerts you get. Turn on/off push notifications for all alerts or all news.





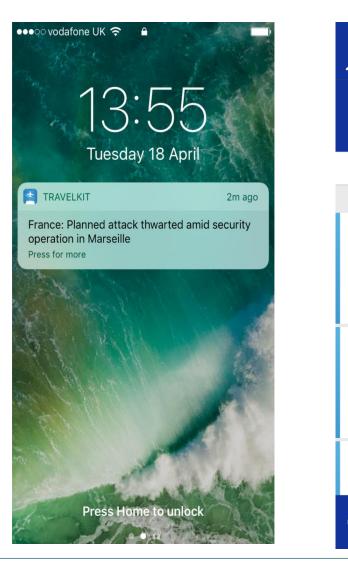
## Mobile App – Country Alerts





## Mobile App – Country Alerts

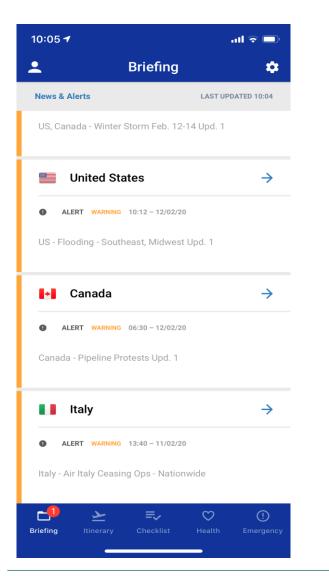
Based on your itinerary the TravelKit App will keep you up-to-date with the latest news and events that may affect your travel.



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## Mobile App – Country Alerts



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#### 04:00 - 13/02/20

Heavy Rain to Persist in Southeast and Southern Midwest Regions thr...

Additional rounds of heavy rainfall will likely develop in portions of the Southeast, southern Midwest, and Ohio Valley regions, US through at least Feb. 16, which may lead to further flooding. The National Weather Service (NWS) has issued multiple Flash Flood Warnings, Flash Flood Watches, Flood Warnings, and Flood Advisories across the affected area, including eastern Texas, eastern Arkansas, northern Louisiana, southern Missouri, southern Illinois, southern Indiana, southern Ohio, northern and central Mississippi, northern and central Alabama, Tennessee, northwestern Georgia, western North Carolina, northwestern South Carolina, Kentucky, and West Virginia.

Analysis: Officials could update and possibly extend the coverage of the relevant weather alerts over the coming days. Forecast models indicate that widespread rainfall totals of 7.5-15 cm (3-6 inches) are likely across the affected area. Locally higher totals are possible in areas that experience persistent heavy rain bands, as well as torrential downpours from thunderstorms. Previous heavy rainfall in the region over the past week has oversaturated the soil, increased streamflows, and brought dams to full or near capacity, making areas more flood-prone. As a result of this previous heavy rainfall, flooding is present across the region, so only small rainfall totals are necessary to initiate additional flooding. Additionally, there is a threat of severe thunderstorms in eastern Louisiana, Mississippi, Alabama, central Tennessee, and northwestern Georgia,



#### Analysis

This is the fifth internationally exported case of 2019nCoV from Wuhan City, China by travelers. The reported clinical signs and symptoms of 2019-nCoV infection are primarily fever, with only a few patients reported having breathing difficulty with chest radiographs highlighting invasive pneumonic infiltrates in both lungs. Preliminary information suggests older individuals and those with chronic illness are more susceptible to infection and are at increased risk for severe complications. Human-tohuman transmission has been confirmed by Chinese health authorities, though it remains unclear how easily the virus spreads between people. Officials continue with intensive disease surveillance, contact tracing, and epidemiological investigations into all suspected and confirmed case of 2019-nCoV.

#### Advice

Emphasize basic health precautions, especially frequent handwashing with soap and water, or an alcohol-based hand sanitizer if soap and water are unavailable. There is no evidence that influenza vaccine, antibiotics, or antiviral medications will prevent this disease, highlighting the importance of diligent basic health precautions.

emergency assistance

Press to call for

I NEED EMERGENCY HELP



## Mobile App – Country Alerts

- Location awareness
- Emergency Help



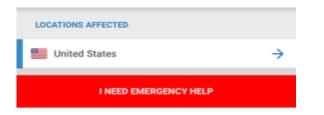
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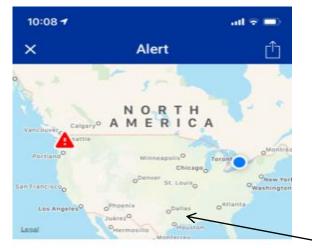
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#### Sources

#### http://www.worldaware.com/





1

You are outside of the affected area

#### 23:86 - 21/01/20

#### US - Novel Coronavirus -Everett, Wash.

US authorities reported a single imported case of 2019 Novel Coronavirus (2019-nCoV) from Wuhan, China to Everett, Wash., US on Jan. 21. The infected individual is a resident of Snohomish County, Wash. and had returned from a trip to Wuhan, China on Jan. 15. The infected individual presented with symptoms to Providence Regional Medical Center in Everett, Wash., on Jan. 19 and was diagnosed Jan. 20. The individual is receiving treatment in isolation. The US CDC has assessed the wider risk to the public to be low. This report represents the most complete information available as of Jan. 21.

#### I NEED EMERGENCY HELP

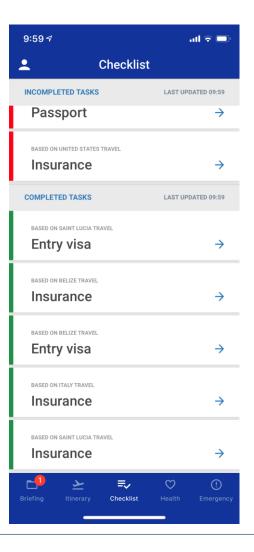
Provides real-time location awareness to the specific alert



## Mobile App - Checklist

- Based on your citizenship
- Requirements will automatically populate

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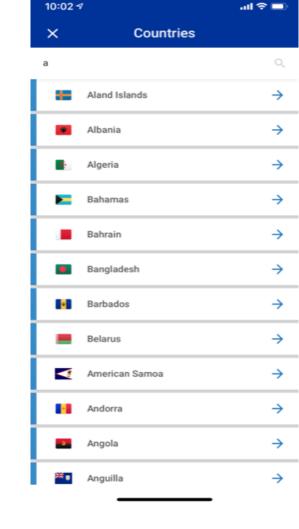
## Mobile App – Health Tab

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Health

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Health information related to specific country



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Health	

Immunizations

Recommended immunizations for individuals in Australia

Recommended Immunizations for Travel to Australia

Consult a travel medicine specialist to determine your need for the following vaccinations. Visit the healthcare provider two to four months prior to travel to complete multi-dose vaccination series, as necessary, and fully develop immunity following vaccination.

#### Hepatitis A:

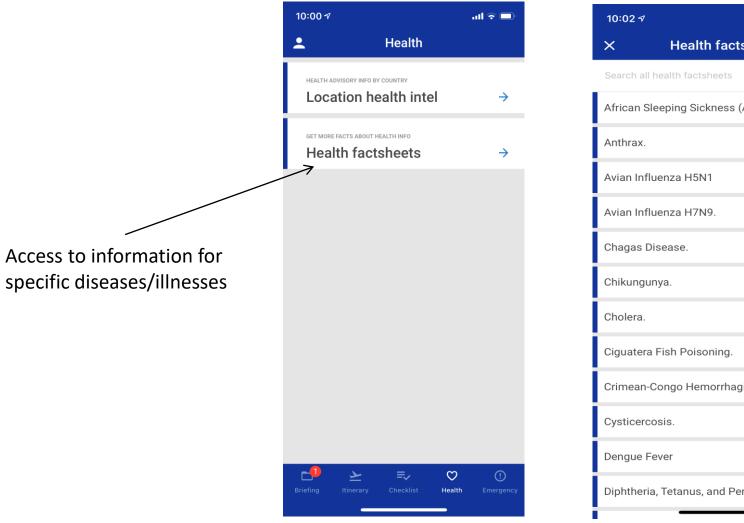
Recommended for most individuals unless contraindicated. Two doses are recommended administered six months apart, are required for longlasting protection. If full series is six to 12 months apart; there is no need for booster. One dose usually provides enough protection to a healthy adult for international travel. Vaccination will provide some protection within days but should ideally be administered at least two weeks before travel.

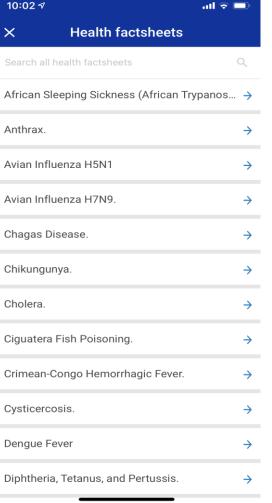
#### Hepatitis B:

Recommended for most individuals unless contraindicated. Widely used formulations require three doses administered over the course of six to 18 months, depending on the recipient's age and vaccination history. Booster doses after complete series are usually not required to maintain immunity. If exposed before finalizing full series, individuals may receive a special booster within 24 hours to receive short-term protection.



## Mobile App – Health Tab

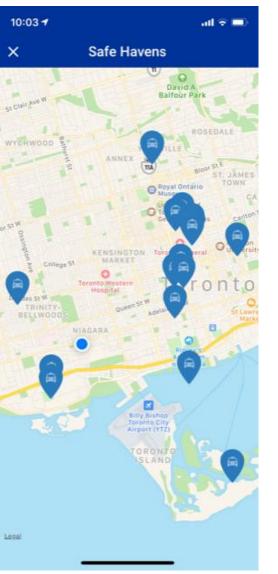




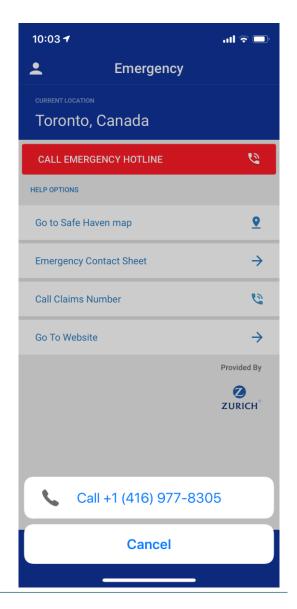


## Mobile App – Emergency Tab

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AMBULANCE	911	
Australia - High	Brazil - Embassy	China - Embassy
Commission 50 O'Connor Street Ottawa, Ontario Phone: +1 (613) 236.0841 Fax: +1 (613) 786.7621	450 Wilbrod Street. Ottawa, Ontario Phone: +1 (613) 237.1090 Fax: +1 (613) 237.6144	515 St. Patrick Street Ottawa, Ontario Phone: +1 (613) 789.3434 Fax: +1 (613) 789.1911
Germany - Embassy	France - Embassy	Mexico - Embassy
1 Waverly Street Ottawa, Ontario Phone: +1 (613) 232.1101 Fax: +1 (613) 594.9330	42. Promenade Sussex Ottawa, Ontario Phone: +1 (613) 789.1795 Fax: +1 (613) 562.3735	45.0°Connor Street Ottawa, Ontario Phone: +1 (613) 233.8988 Fax: +1.(613)





# Questions



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